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PATENT

IN THE UNITED STATES OF PATENT AND TRADEMARK OFFICE
(Case No. 05-002)

In re Application of:)	
Barry, et al)	Examiner: Anderson, John A.
U.S. Serial No.: 10/520,996)	Group Art Unit: 3696
Filing Date: February 14, 2005)	Confirmation No.: 5220
For: Methods and Systems for Effecting)	
Payment Card Transactions)	

RESPONSE TO OFFICE ACTION DATED OCTOBER 16, 2008

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office action dated October 16, 2008. A Request for Continued Examination and a Petition for an extension of time (two months) is attached herewith. The Commissioner is authorized to deduct the requisite fees from Deposit Account No. 13-2490. Please amend the application as shown below.

An **Amendment to the claims** section starts on page 2; and
A **Remarks** section starts on page 8.